



# 2007 **benefits for life**

State of Michigan Optional Coverage Program

**be protected**



MI-BFL042007

- Supplemental Term Life Insurance
- Universal Life Insurance
- Critical Illness Insurance
- Auto and Home Insurance

# Key Features of *Benefits for Life*

- Depending on the plans you select, you can cover yourself, your spouse, your children, and your grandchildren (Universal Life insurance).
- **Flexible plan features** that let you change coverage options as your needs change.
- Coverage is **portable** should you change jobs or retire from State service.
- Payments made through the ease and convenience of **payroll deduction**.
- **Favorable underwriting** and program features not usually available to employees and family members individually.
- A **convenient enrollment process** with small group meetings and one-on-one enrollment meetings with professional Benefits Representatives at many locations. A call center enrollment option is available to employees at locations where onsite meetings are not scheduled or for employees unable to attend a meeting.



## Benefits for Life Optional Coverage Program

**Benefits for Life**, the employee-paid, optional coverage program offered through the State of Michigan, is designed to help you be safe, be protected and be prepared. The program offers you the opportunity to apply for coverage in key benefit areas and continue that coverage should you change jobs or retire.

The **Benefits for Life** offerings do **not** replace your State-sponsored benefit plans. Instead, the program offers additional financial protection with premiums payable through the convenience of payroll deduction. Because the plans are voluntary, you can customize your coverage by choosing from a range of plans that offer a combination of benefits and features that can help meet your personal and family insurance needs.

### Coverage Options

The optional coverage plans include:

- Supplemental Term Life Insurance
- Universal Life Insurance
- Critical Illness Insurance
- Auto and Home Insurance

See pages 2 and 3 for a description of the 2007 **Benefits for Life** program enhancements.

This brochure highlights certain features of the State of Michigan **Benefits for Life** optional coverage program. It does not include all plan rules, details and coverage options available and is not a contract. The terms of the plans are governed by insurance certificates/insurance policies. Should there be any inconsistencies between this brochure and any insurance certificates/insurance policies, the insurance certificate/insurance policies are the final authority. The State of Michigan reserves the right to change or discontinue any or all optional coverage plans at any time.



## 2007 Program Enhancements

There are a number of important enhancements to the **Benefits for Life** offerings in 2007 that give eligible employees more features, more options and more flexibility when it comes to choosing the best coverage for yourself and your family.

### Universal Life Insurance

#### New Guaranteed Issue Coverage for Employees

Only for open enrollment 2007, eligible employees ages 18 through 64 can purchase Universal Life insurance on a Guaranteed Issue (GI) basis for \$10 per week up to \$70,000. Guaranteed Issue means you can obtain coverage without having to answer any medical questions. **If you did not enroll in Universal Life insurance last year or your application for coverage was declined, you are eligible to apply for Guaranteed Issue coverage during this year's open enrollment period.**

#### Maximum Benefit Amount Increased to \$300,000

The maximum benefit amount for you or your spouse has increased from \$250,000 to \$300,000 on a Simplified Issue (SI) basis.

#### Change in Underwriting Rules

Coverage for an employee or spouse ages 18 through 64 above the Guaranteed Issue amount, up to \$200,000 is offered on a Modified Guaranteed Issue (MGI) basis, and up to \$300,000 on a Simplified Issue (SI) basis.

Coverage for an employee or spouse age 65 or older up to \$300,000 is offered on a Simplified Issue (SI) basis. Employees who answer "yes" to a Modified Guaranteed Issue question or a spouse who applied for coverage last year that is no longer in force can also apply for coverage up to \$300,000 on a Simplified Issue basis.

## Don't Miss Out!

You should meet with a Benefits Representative during this year's enrollment period to take advantage of the 2007 **Benefits for Life** program enhancements including:

- **Universal Life Insurance:**  
Guaranteed issue coverage for employees ages 18 through 64 and enhancements to the long term care rider
- **Critical Illness Insurance:**  
New occupational HIV benefit rider

# 2007 Program Enhancements (continued)

## Universal Life Insurance

### Long Term Care Benefit Rider Enhancements

If you or your dependents currently have Universal Life insurance coverage, you can upgrade the benefits included with the long term care benefit rider at no additional cost to you by meeting with a Benefits Representative during the 2007 enrollment period. You can also contact the **Benefits for Life** Call Center to upgrade the benefits included with the long term care benefit rider if onsite meetings are not scheduled at your location or you are unable to attend a meeting.

The long term care benefit rider includes the following:

Long Term Care Benefit Rider Provision	Current Benefit	Enhanced Benefit
Medically necessary stay in an assisted living facility	Not covered	4% of death benefit up to 25 months
Medically necessary home health care and adult day care	2% of death benefit up to 50 months	4% of death benefit up to 25 months
Medically necessary stay in a long term care facility	4% of death benefit up to 25 months	4% of death benefit up to 25 months



### Critical Illness Insurance

#### New Occupational HIV Benefit Rider

A new occupational HIV benefit rider provides a lump sum cash payment in the event an insured contracts HIV in conjunction with the performance of their normal occupational duties from a needle stick or sharp injury, or mucus membrane exposure. If you currently have Critical Illness insurance coverage, you can add this rider for an additional cost by meeting with a Benefits Representative and answering a single AIDS/HIV underwriting question. All new Critical Illness insurance coverage will automatically include this rider.

## Auto and Home Insurance

The auto insurance discount has increased from 5% to 10% off Liberty Mutual’s already competitive rates.





## Who is Eligible?

All **active, benefit-eligible employees** may participate in the **Benefits for Life** optional coverage program. In addition, you can also apply for coverage for your spouse, eligible children and even your grandchildren (Universal Life insurance only).

## Special One-Time Enrollment Opportunity in 2007

Only for open enrollment 2007, eligible employees ages 18 through 64 can purchase Universal Life insurance on a Guaranteed Issue (GI) basis for \$10 per week up to \$70,000. Guaranteed Issue (GI) means you can obtain coverage without having to answer any medical questions. If you did not enroll in Universal Life insurance last year or your application was declined, you are eligible to apply for Guaranteed Issue coverage during this year's **Benefits for Life** enrollment period.

## Questions?

For more information about any of the **Benefits for Life** plans, call the **Benefits for Life** Call Center at 888-VALUE-95 (888-825-8395) Monday through Friday from 9:00 a.m. to 9:00 p.m. ET.

You can also visit the Department of Civil Service web site for information about the program at:

- <http://www.michigan.gov/mdcs>
- Click on **Employee Benefits** in the left menu bar.
- Then click on **Voluntary Benefits**.



# life insurance

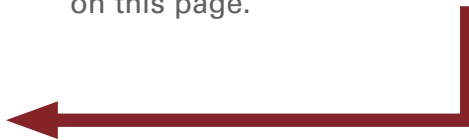
## Why Life Insurance is Important

Life insurance is **financial protection** for your family. It helps to ensure that your family and loved ones are protected against financial difficulties in the event of your death.

Life insurance provides cash to your family after your death. The death benefit helps replace the income you would have provided and can help meet important financial needs. It can help pay the mortgage or rent, run the household, send your children to college, pay off debts and more.

## How Much Life Insurance Do You Need?

Before you decide to buy life insurance, consider the amount of insurance you will need. Insurance professionals recommend carrying life insurance equal to four or five times household income.\* However, since everyone's needs are different, it's important to assess your personal situation and specific needs. Start by asking yourself the **five questions** listed in the sidebar on this page.



Ask yourself the following questions to determine how much life insurance you need and can afford?

- 1 Do you have a mortgage, credit cards or other debts to be paid?
- 2 Do you want to provide an amount for college education for your children or grandchildren?
- 3 How would the loss of your income impact your family's lifestyle and security?
- 4 Will your family be protected during your retirement years?
- 5 How much can you afford to set aside to provide for needed protection?

\* LIMRA 2004

## Supplemental Term Life Insurance

Supplemental Term Life insurance serves as a foundation of financial protection and is offered through UnumProvident. This plan provides valuable protection and includes a variety of flexible policy features. In order to cover your dependents, you must enroll yourself. Reduced benefits apply starting at age 70.

Plan Feature	Benefit to You
<b>Coverage Options</b>	Employee Only, Employee & Spouse, Employee & Child(ren)
<b>Benefit Amounts*</b>	<p><b>Employee:</b> Up to 5X pay (in \$10,000 increments); max benefit of \$500,000.</p> <p><b>Spouse:</b> Up to 100% of employee's amount (in \$5,000 increments); max benefit of \$500,000.</p> <p><b>Child(ren):</b> \$2,000 increments up to a max benefit of \$10,000 (\$1,000 for a child between the ages of live birth and six months).</p>
<b>Guarantee Issue</b>	<p><b>Employee:</b> Up to 5X pay (in \$10,000 increments); max benefit of \$180,000 if enrolled when first eligible.</p> <p><b>Spouse:</b> Up to \$30,000 if enrolled when first eligible.</p> <p><b>Child(ren):</b> Up to \$10,000 if enrolled when first eligible.</p> <p>See page 7 for additional information about Guarantee Issue.</p>
<b>Survivor Financial Counseling Service**</b>	Financial counseling and advice for terminally ill employees and insured spouses or their survivors with objective financial planning and advice for one year at no additional cost.
<b>Accelerated Benefit</b>	This benefit allows up to 100% of the policy's death benefit (to a maximum of \$250,000) to be paid before death if the insured has a qualifying terminal illness and meets all terms and conditions of the policy.
<b>Waiver of Premium</b>	If you become disabled (as defined by the plan) and are no longer able to work, your premium payments will be waived during the period of disability.
<b>Policy is Portable</b>	If you retire, reduce your hours or leave your job with the State of Michigan, you can take the coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may however, be eligible to convert your coverage to an individual whole life policy.

\* Note: Insurance premiums are based on age and volume elected.

\*\* Survivor financial counseling services are provided by The Ayco Company, L.P., a Goldman Sachs Company, and is available with selected UnumProvident insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The service is not valid after termination of coverage and may be withdrawn at any time. Please contact your UnumProvident representative for full details.

# Other Important Information About Supplemental Term Life Insurance

## Guarantee Issue

Any coverage over the Guarantee Issue amount(s) or any coverage applied for beyond your initial eligibility date will be subject to evidence of insurability (answering health questions). **Note:** Certain medical conditions may require a physician statement or paramedical examination.

**Enrolling for Coverage Before the End of the Enrollment Period:** If you and your eligible dependents enroll for coverage on or before the end of your initial enrollment period and later wish to increase your coverage, you can increase your coverage at anytime during the year with evidence of insurability (answering health questions). If you wait until the next annual enrollment period, only coverage above the guarantee issue amount(s) will be subject to evidence of insurability.

**No Enrollment Before End of Enrollment Period:** If you do not enroll on or before the end of your initial enrollment period and wish to apply for coverage at a later date, evidence of insurability will be required for any amount of coverage.

**Family Status Changes:** If you experience a family status change during the year, you may be able to increase your coverage or add dependent coverage up to the Guarantee Issue amount(s) without evidence of insurability. In most cases, you may only increase your coverage or add dependent coverage if the increase or addition is consistent with the family status change.

## Retained Asset Account

Benefits of \$10,000 or more are paid through the UnumProvident Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.

## Suicide Exclusion

Life benefits will not be paid for deaths caused by suicide in the first 24 months after your effective date of coverage.

No increased or additional benefits will be payable for deaths caused by suicide occurring within 24 months after the day such increased or additional insurance is effective.





## Coverage Effective Date

**Annual Enrollment Period:** For amounts under Guarantee Issue limits, coverage is effective on June 1. For amounts above the Guarantee Issue limits, coverage is effective the first day of the month coincident or following the date UnumProvident approves the coverage.

**On-going Enrollment:** For amounts under Guarantee Issue limits, the first day of the month coinciding with or following the date an employee is first eligible for coverage if the employee applies on or before that date. For amounts above the Guarantee Issue limits, coverage is effective the first day of the month coincident or following the date UnumProvident approves the coverage.

## Termination of Coverage

Your coverage and your dependents' coverage ends on the earliest of:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment unless continued due to a covered layoff or leave of absence or due to an injury or sickness, or unless coverage is ported, as described in the certificate of coverage;
- For dependent's coverage, the date of your death.

## Supplemental Term Life Insurance Sample Rates\*

Sample Supplemental Term Life **weekly** rates for a non-smoker at ages 30, 40 and 50 with \$20,000 of coverage.

Age	Weekly Rate for \$20,000 Coverage
30	\$0.41
40	\$0.62
50	\$1.64

\* Sample rates are for illustrative purposes only. You should not send money in response to this advertisement. An application for insurance must be completed to obtain coverage. Benefit exclusions and limitations apply to the plan.

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Supplemental Term Life insurance is underwritten by Unum Life Insurance Company of America, Portland, ME., a subsidiary of UnumProvident Corporation. This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form C.FP-1, et al and contact your UnumProvident representative."

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## Universal Life Insurance

Universal Life insurance offered through Trustmark Insurance Company is an important part of a balanced financial plan. It is different than Supplemental Term Life insurance in a number of ways. In addition to providing death benefits to your family, this versatile benefit builds cash value that can help you with other financial needs.

The plan is designed to provide affordable coverage during your retirement years. Your options are flexible, so you can select the insurance protection and cash value components that meet your needs. You can adjust your benefits as your needs change. And once you have been approved for coverage, your premiums and coverage remain the same unless you choose to adjust them.

Plan Feature	Benefit to You
<b>Coverage Options</b>	Coverage is available for the employee, spouse, children and even grandchildren. Dependents can be covered even if the employee chooses not to participate.
<b>Benefit Amount *</b>	<p><b>Employee:</b> Guaranteed Issue (GI) basis for \$10 per week up to \$70,000 (ages 18-64); Simplified Issue (SI) up to \$300,000 maximum benefit (ages 18-80).</p> <p><b>Spouse:</b> Simplified Issue (SI) up to \$300,000 maximum benefit (ages 18-80).</p> <p><b>Children &amp; Grandchildren:</b> The coverage amount that corresponds to a weekly premium of \$3.00 (benefit varies by age).</p>
<b>Policy is Portable</b>	Once you have applied, been approved for coverage and payroll deductions have started, the plan is yours to keep even if you change jobs or retire from State service. Premiums and coverage remain the same unless you choose to adjust them.
<b>Competitive Interest Rate</b>	The policy earns interest on its accumulated cash value, building value on a tax-deferred basis (under current tax laws). Interest accrues at competitive rates.
<b>Accelerated Benefit</b>	If you become terminally ill and a physician determines that death will most likely occur within 24 months, you may request up to 75% of the plan's death benefit (to a maximum of \$225,000, less an administrative fee of \$200).
<b>Long Term Care Benefit Rider</b>	<p>This built-in rider provides a monthly benefit of 4% of the death benefit amount, for up to 25 months for a medically necessary stay in a qualified long term care facility or assisted living facility, medically necessary home health care, and adult day care services.</p> <p>Benefits are paid as advance death benefits and will proportionately reduce both the final death benefit payable to the beneficiaries and the plan's cash value. Under this rider, benefits paid may or may not be taxable, depending on how the IRS interprets applicable portions of the Tax Code.</p>
<b>Restoration of Death Benefit</b>	If long term care benefits are paid from the policy, this feature restores the full death benefit amount to your beneficiary upon your death.

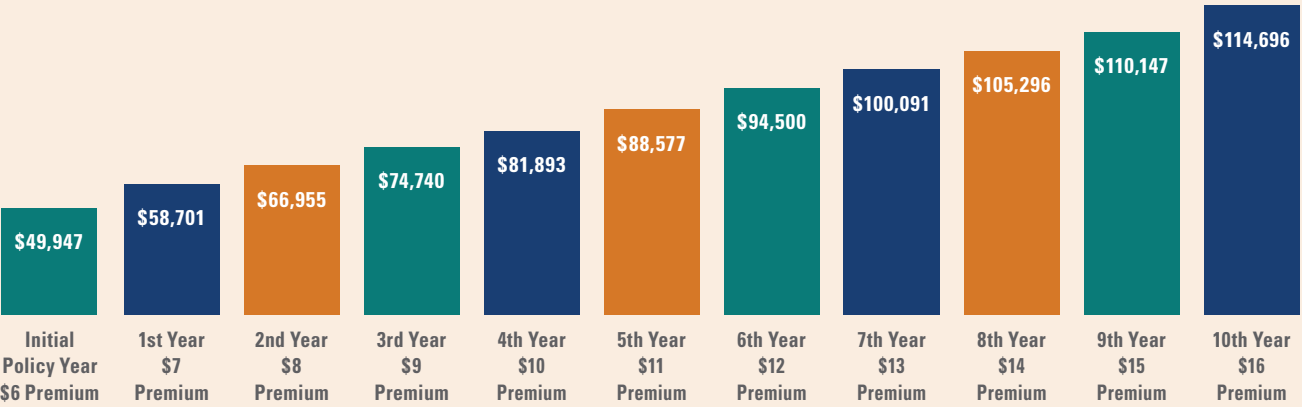
\* Universal Life insurance is offered on a Guaranteed Issue (GI), Modified Guaranteed Issue (MGI) and Simplified Issue (SI) basis depending on who is insured (employee, spouse, children or grandchildren), age of insured and coverage amount requested.

## Additional Features Above Base Premium Coverage

### EZ Value Plan Options for Universal Life

As a hedge against inflation, this option, if elected, will automatically increase coverage annually for five or ten years on the policy’s anniversary without additional underwriting.

The example below shows how the death benefit can increase over ten years for an employee who is 30 years old, non-smoker, \$6 per week premium and initial death benefit of \$49,947.



## Waiver of Premium

If you become totally disabled (as defined in the plan prior to the policy anniversary nearest your 70th birthday), your premiums for base coverage and any added riders and benefits you elected are waived. This feature is also available on child and grandchild policies.

## Extension of Benefits

This feature doubles the length of time for which long term care benefits are payable from the plan up to a maximum of 50 months.

## Universal Life Insurance Sample Rates\*

Sample Universal Life insurance **weekly** rates for a non-smoker at ages 30, 40 and 50 with \$20,000 of coverage.

Age	Weekly Rate for \$20,000 Coverage
30	\$3.02
40	\$4.95
50	\$8.72

\* Sample rates are for illustrative purposes only. You should not send money in response to this advertisement. An application for insurance must be completed to obtain coverage. Benefit exclusions and limitations may apply to the plan.

## Critical Illness Insurance

Critical Illness insurance including Cancer is offered through Trustmark Insurance Company. The plan provides a lump-sum cash benefit upon the first diagnosis of a covered critical illness after the plan effective date. Covered critical illnesses are limited to the specific definitions found in the policy.

Critical Illness insurance does not require a specific expense for payout. It is intended to help cover some of the expenses not covered by medical insurance, such as out-of-pocket deductibles and copays, child care, travel expenses and more. Pre-existing condition limitations and exclusions may apply.

### Is Critical Illness Right for You?

Many people are hearing about critical illness coverage for the first time. Here are some questions that may help you decide if critical illness protection is right for you and your family.

- 1 Would you want to consider treatment options from doctors, specialists or hospitals outside of your area of residence?
- 2 Would you want to provide for transportation and/or lodging for family members?
- 3 Is your home adapted for a person with limited mobility for medical reasons?
- 4 Would you need additional funds if you were unable to work during your recovery period?



### Did you know...

... over 50% of bankruptcies are medically related?<sup>1</sup>

... the costs surrounding a cancer diagnosis average \$146,000 per patient?<sup>2</sup>

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<sup>1</sup> "Illness and Injury as Contributors to Bankruptcy," Health Affairs, February 2005.

<sup>2</sup> American Cancer Society, Cancer Facts & Figures 2005.



## Other Important Information About Critical Illness Insurance

Plan Feature	Benefit to You
<b>Coverage Options</b>	Employee Only, Employee and Spouse, Employee and Child(ren), Employee, Spouse and Child(ren)
<b>Benefit Amount</b>	From \$5,000 to \$50,000 (Modified Guaranteed Issue) or from \$50,001 to \$100,000 not to exceed 2 times pay (additional underwriting questions apply).
<b>Covered Critical Illnesses</b>	<ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke</li> <li>• Invasive cancer</li> <li>• Renal (kidney) failure</li> <li>• Blindness</li> <li>• ALS (Lou Gehrig's Disease)</li> <li>• Transplant of a major organ</li> <li>• Paralysis of at least two limbs</li> <li>• Carcinoma in situ (25% benefit*)</li> <li>• Coronary artery by-pass surgery (25% benefit*)</li> <li>• Occupational HIV</li> </ul> <p>Most skin cancer is excluded.</p>
<b>Pays for Expenses Not Paid by Medical Insurance</b>	<p>Critical Illness insurance is intended to provide security for many expenses not covered by basic medical insurance such as:</p> <ul style="list-style-type: none"> <li>• Family income replacement during recuperation</li> <li>• Out-of-network treatment</li> <li>• Medical insurance co-pays and deductibles</li> <li>• Alterations to home or car</li> <li>• Child care and housekeeping expenses</li> <li>• Special transportation or housing expenses</li> <li>• Nursing care and experimental treatment or drugs.</li> </ul>
<b>Portability</b>	Once you have applied, been approved for coverage and payroll deductions have started, the plan is yours to keep even if you change jobs or retire from State service. Premiums and coverage remain the same unless you choose to adjust them.
<b>Pre-existing Condition Limitation</b>	No benefit will be paid for any condition caused by or resulting from a pre-existing condition which begins in the first 12 months after the coverage effective date. A pre-existing condition is a sickness or injury for which medical care, diagnosis or advice was received or recommended during the 12 months immediately prior to the coverage effective date. Consult your policy for exact terms.
<b>Occupational HIV Benefit Rider</b>	This rider provides a lump sum cash payment in the event an insured contracts HIV in conjunction with the performance of their normal occupational duties from a needle stick or sharp injury, or mucus membrane exposure. All new Critical Illness insurance will automatically include this rider. If you currently have Critical Illness insurance coverage, you can add this rider during this year's enrollment period. Please see a Benefits Representative for details.
<b>Waiver of Premium Rider</b>	For an additional premium, the Waiver of Premium Rider is available. If you become totally disabled, your premiums for base coverage and added riders and benefits are waived.

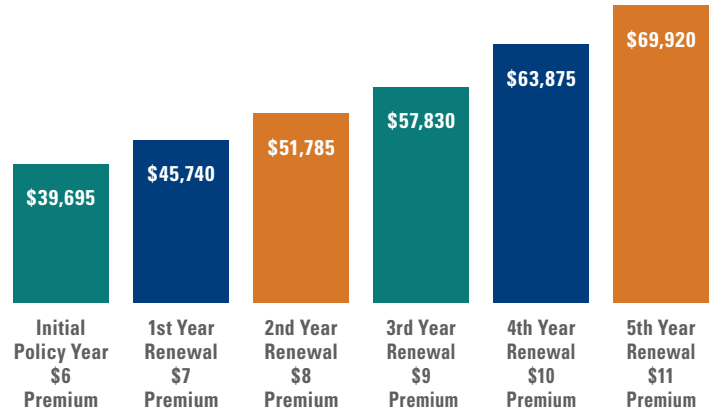
\* If the insured receives the one time 25% benefit for carcinoma in situ or coronary artery by-pass surgery, the remaining 75% benefit will be available for a first diagnosis of another covered illness or condition. Coverage for an insured terminates once a full benefit has been paid. If multiple family members are covered and one receives the full benefit, premiums for the remaining insureds will be reduced.

## EZ Value Plan Options for Critical Illness

For an additional premium, the EZ Value Plan for Critical Illness is available.

As a hedge against inflation, qualifying employees and family members can sign up for this option which automatically increases coverage on each of the first five policy anniversaries.

The example at right shows a non-tobacco user with employee only coverage, age 30, \$6 per week premium and initial benefit of \$39,695.



## Critical Illness Insurance Sample Rates\*

Sample Critical Illness insurance **weekly** rates for employee only coverage for a non-smoker at ages 30, 40 and 50 with \$20,000 of coverage.

Age	Weekly Rate for \$20,000 Coverage
30	\$3.28
40	\$4.87
50	\$8.92

\* Sample rates are for illustrative purposes only. You should not send money in response to this advertisement. An application for insurance must be completed to obtain coverage. Benefit exclusions and limitations apply to the plan.

Critical Illness insurance including Cancer is underwritten by Trustmark Insurance Company, Lake Forest, Illinois. For complete details of coverage including exclusions and limitations, refer to Plan Form CACI-82001.

## Auto and Home Insurance

Auto and Home insurance is offered to State of Michigan eligible employees through Liberty Mutual's *Group Savings Plus*® program, the most-sponsored group auto and home insurance program in the nation. It is a program that provides State of Michigan employees an exclusive group discount of up to 10% for auto insurance and 5% for home insurance off of Liberty Mutual's already competitive rates. Plus, depending on your individual driving records and auto equipment, you could be eligible for even greater savings.\*

As a policyholder, you also benefit from:

- Rates guaranteed for 12 months
- Premium payment through the convenience of payroll deduction
- Personalized service from local representatives
- 24-Hour claims service
- 24-Hour Emergency Roadside Assistance\*\* (for auto policyholders)
- Additional savings opportunities on other types of personal insurance



**Enrollment in Auto and Home insurance  
is available throughout the year.**

\* Discounts and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Age savings vary by state. Inquire for details.

\*\* Service applies to auto policyholders and is provided by Cross Country Motor Club of Boston, Inc., Boston, MA or through Cross Country Motor Club of California, Inc., Boston, MA.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. California Department of Insurance license number OE45021. © 2006 Liberty Mutual Insurance Company. All Rights Reserved.

# Benefits for Life Coverage Worksheet

Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Supplemental Term Life Insurance from UnumProvident

Coverage For	Coverage Amount	Biweekly Deduction Amount
Employee		
Spouse		
Child(ren)		
TOTAL BIWEEKLY PAYROLL DEDUCTION		

## Universal Life Insurance from Trustmark

Coverage For	Coverage Amount	Projected Cash Values Age 65		Waiver of Premium Rider	Children's Term Rider	Extension of Benefits Rider	Biweekly Deduction Amount	EZ Value
		Projected*	Guaranteed					
Employee								
Spouse								
Child(ren)					N/A			N/A
Grandchildren					N/A			N/A
TOTAL BIWEEKLY PAYROLL DEDUCTION								

\* The current interest rate is not a guarantee or estimate of amounts to be paid in the future.

## Critical Illness Insurance from Trustmark

Type of Coverage	Benefit Amount Per Covered Person	Waiver of Premium Rider	Biweekly Deduction Amount	EZ Value
<input type="checkbox"/> Employee Only				
<input type="checkbox"/> Employee and Spouse				
<input type="checkbox"/> Employee and Child(ren)				
<input type="checkbox"/> Employee, Spouse and Child(ren)				
TOTAL BIWEEKLY PAYROLL DEDUCTION				

## Auto and Home Insurance

Interest Indicator
<input type="checkbox"/> Yes, I am interested in getting a quote or additional information on auto and/or home insurance from Liberty Mutual.